

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

Northern District of Iowa

Case No. 09-03004 D

Chapter 7

In re: (Name of Debtor(s)):

Sue A. Biddle
9079 N. Badger Rd.
East Dubuque, IL 61025

Social Security No.:

xxx-xx-2154

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 2/17/10

Paul J. Kilburg
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0862-2
Case: 09-03004

User: admin
Form ID: bl8

Page 1 of 1
Total Noticed: 18

Date Rcvd: Feb 17, 2010

The following entities were noticed by first class mail on Feb 19, 2010.

| | | | |
|---------|---|--------------------------------------|---|
| db | +Sue A. Biddle, | 9079 N. Badger Rd., | East Dubuque, IL 61025-9300 |
| 1615485 | Bank of America Home Loans, | Customer Service, | P.O. Box 5170, Simi Valley, CA 93062-5170 |
| 1615487 | Citi Card, | P.O. Box 688902, | Des Moines, IA 50368-8902 |
| 1615488 | CitiBank, | P.O. Box 688915, | Des Moines, IA 50368-8918 |
| 1615491 | +Equifax Information Services, | P.O. Box 740241, | Atlanta, GA 30374-0241 |
| 1615492 | +Experian, | National Consumer Assistance Center, | P.O. Box 2002, Allen, TX 75013-2002 |
| 1624684 | +++Recovery Management Systems Corporation, | 25 S.E. 2nd Avenue, Suite 1120, | Miami, FL 33131-1605 |
| 1615493 | +Robert L. Biddle, | 9079 Badger Rd., | East Dubuque, IL 61025-9300 |
| 1615494 | +TransUnion, | P.O. Box 2000, | Chester, PA 19016-2000 |

The following entities were noticed by electronic transmission on Feb 17, 2010.

| | | |
|---------|---|---|
| cr | EDI: WFFC.COM Feb 17 2010 17:58:00 | WELLS FARGO BANK, N.A., WELLS FARGO AUTO FINANCE, |
| | 2ND FLOOR, | 13675 TECHNOLOGY DR., BLDG C, EDEN PRAIRIE, MN 55344-2252 |
| 1615483 | +EDI: AMEREXPR.COM Feb 17 2010 17:58:00 | American Express, P.O. Box 0001, |
| | Los Angeles, CA 90096-8000 | |
| 1615484 | +EDI: BANKAMER.COM Feb 17 2010 17:58:00 | Bank of America, P.O. Box 1390, |
| | Norfolk, VA 23501-1390 | |
| 1615486 | EDI: CHASE.COM Feb 17 2010 17:58:00 | Chase, Cardmember Services, P.O. Box 94014, |
| | Palatine, IL 60094-4014 | |
| 1615489 | EDI: DISCOVER.COM Feb 17 2010 17:58:00 | Discover, P.O. Box 15316, Wilmington, DE 19850 |
| 1615490 | E-mail/Text: gtrierweiler@dupaco.com | Dupaco Community Credit Union, |
| | 3299 Hillcrest Road, P.O. Box 179, | Dubuque, IA 52004-0179 |
| 1615495 | +EDI: CHASE.COM Feb 17 2010 17:58:00 | Washington Mutual, P.O. Box 78148, |
| | Phoenix, AZ 85062-8148 | |
| 1615496 | EDI: WFFC.COM Feb 17 2010 17:58:00 | Wells Fargo Auto Finance, P.O. Box 29704, |
| | Phoenix, AZ 85038-9704 | |
| 1615497 | EDI: WFFC.COM Feb 17 2010 17:58:00 | Wells Fargo Financial Bank, P.O. Box 98751, |
| | Las Vegas, NV 89193-8751 | |

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

| | | | |
|-----|---|---------------------------------|----------------------|
| cr* | +Recovery Management Systems Corporation, | 25 S.E. 2nd Avenue, Suite 1120, | Miami, FL 33131-1605 |
| | | | TOTALS: 0, * 1 |

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(e).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2010

Signature:

